

# The Choices You Have for Medicare Prescription Drug Coverage Depends on What Kind of Health Coverage You Have Now

## **Those Who Automatically Qualify for Extra Help (People with Medicare AND Medicaid) Need to Know:**

- You automatically qualify for extra help to pay for Part D expenses
- Medicare will automatically enroll you in a plan if you do not choose one, but it may NOT cover all your drugs or go to the pharmacy of your choice
- You/or someone that helps you should be the one to choose the plan that will best fit your needs
- If you do NOT receive a Hawaii Smooth Transition Card from the MedQUEST Division – call 1-866-878-9769 to request one (this may help with the co-pays)

## **Others Who Automatically Qualify for Extra Help (and do not need to apply for the help)**

- You have Medicare AND SSI (supplemental security income) or the State of Hawaii pays for your Part A or Part B Premiums
- You do not need to apply for the extra help BUT you do need to enroll in a Part D Prescription drug plan
- You need to re-qualify for the extra help each year
- You may qualify for the Hawaii's Smooth Transitions program – call 1-866-878-9769 for an application

## **Those Who Must Apply for the Extra Help (People with Medicare and limited income and resources)**

- You must apply for the extra help thru Social Security Administration or the State of Hawaii MedQUEST Division
- You must meet both the income and resources limits
- You can apply for the extra help at any time
- You may qualify for the Hawaii's Smooth Transitions program – Call 1-866-878-9769 for an application

# **The Choices You Have for Medicare Prescription Drug Coverage Depends on What Kind of Health Coverage You Have Now**

## **People with Medicare Need To Know:**

- Medicare Part D is available to everyone with Medicare
- You may not need it if you have prescription drug coverage as good as Medicare (retirement plan, VA, Tricare for Life) –check with your plan
- You need to choose the plan that will best fit your needs – covers your drugs, goes to the pharmacy of your choice and provides coverage during the gap
- Most people have one opportunity every fall to enroll, change or drop their Medicare Part D plan – annually from November 15 – December 31
- You may want to compare plans available each fall to make sure you are getting the coverage that best fits your needs
- If you do not enroll in a plan when you are eligible, you may pay higher prices or may not be able to get the coverage when you need it

## **People with Employer or Union Drug Coverage Need to Know:**

- Annually you should receive a letter from your plan administrator regarding your current coverage
- They will direct you whether or not you need to enroll in Part D – always check with them so you do not jeopardize your retirement coverage
- If you do not hear from them, contact them before the November 15<sup>th</sup>

## **People in Medicare Advantage Plans Need to Know:**

- Many plans in Hawaii include Part D as part of the “package”
- Overall you may save money by enrolling in a Medicare Advantage Plan
- Medicare Advantage Plans have an annual enrollment period from Jan 1- March 31

## **People with a Medigap Plan Need to Know:**

- Most Medigap plans with drug coverage are not, on average, as good as Part D
- If your plan includes drug coverage, and is not creditable, you may choose to enroll in Part D to avoid a penalty in the future